



Order Filed on February 18, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Friedman Vartolo LLP  
85 Broad Street- Suite 501  
New York, New York 10004  
bankruptcy@friedmanvartolo.com  
T: (212) 471-5100  
F: (212) 471-5150  
Attorneys for Secured Creditor BSI Financial Services  
as Servicer for U.S. Bank Trust National Association  
as Trustee of Lodge Series IV Trust

In Re:

Rudy A. Hobbs, III  
Tamie M. Hobbs

Debtor(s)

Case No.: 18-10165

Chapter: 13

Hearing Date:  
February 11, 2020 at 10:00 AM

Hon. Judge:  
Andrew B. Altenburg Jr.

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: February 18, 2020**



---

Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: BSI Financial Services  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Joel R. Spivack  
Property (Collateral): 3331 Springfield Avenue, Pennsauken, NJ 08109

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 17 months, from September 1, 2018 to January 1, 2020.
- The Debtor is overdue for 2 payments at \$1,507.28 per month.
- The Debtor is overdue for 13 payments at \$1,580.99 per month.
- The Debtor is overdue for 2 payments at \$1,541.25 per month.
- Less fund held in debtor(s) suspense at \$405.85.

Total Arrearages Due: **\$26,244.08**

2. Cure for Post-Petition Arrearages:

- Beginning on February 1, 2020, additional monthly cure payments shall be made in the amount of \$4,374.02 for 6 months.
- Beginning on February 1, 2020, regular monthly payments shall resume in the amount of \$1,541.25, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments:   
BSI Financial Services  
314 S. Franklin Street  
P.O. Box 517  
Titusville, PA 16354

In the event of default:

If the Debtor(s) fails to make the regular monthly payments, or fails to make the additional monthly cure payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by

filings, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of **\$350.00** and Attorney's Costs in the amount of **\$181.00**. The fees and costs are payable through the Chapter 13 Plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Joel R. Spivack  
*Attorney for Debtor*

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
*Attorney for Secured Creditor*